

Fill in this information to identify the case:

Debtor 1 Julian Flores
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: Western District of Washington (Seattle)
Case number 11-20512

Official Form 410S1

Notice of Mortgage Payment Change

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wells Fargo Bank, N.A.

Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 0083

Date of payment change:

Must be at least 21 days after date of this notice

02/15/2016

Uniform Claim Identifier: _____

New total payment:

Principal, interest, and escrow, if any

\$1,664.85

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$228.26

New escrow payment: \$228.25

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.
If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.



/s/ Bruce Brown

Date 12/11/2015

VP Loan Documentation

Print: Bruce Brown

Title VP Loan Documentation

Company Wells Fargo Bank, N.A./Wells Fargo Home Mortgage

Address MAC X7801-014

3476 Stateview Blvd.

Fort Mill, SC 29715

Specific Contact Information:

P: 800-274-7025

E: NoticeOfPaymentChangeInquiries@wellsfargo.com

UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 11-20512

Judge: Timothy W Dore

In re:

Julian Flores

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that on December 11, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Julian Flores
30845 10th Ave SW
Federal Way, WA 98023

Debtor's Attorney: Jonathan S Smith
Advantage Legal Group
12207 NE 8th St
Bellevue, WA 98005

Trustee: K Michael Fitzgerald
600 University St ;2200
Seattle, WA 98101

/s/ Bill Taylor

Authorized Agent



Wells Fargo Home Mortgage
PO Box 14547
Des Moines, IA 50306-4547

For informational purposes

Escrow account disclosure statement
and notice of new mortgage payment

Loan number:

Next payment due date:

New payment effective date:

New payment amount:

Overage amount:

Principal balance:

Interest rate:

Statement date:

Account review period:

Customer service:

Customer service hours:

November 15, 2014

February 15, 2016

\$1,664.85

\$12,953.72

\$253,053.19

4.040%

December 07, 2015

Sep 2015 - Jan 2016

1-800-340-0473

Mon - Fri 7 a.m. - 8 p.m CT.

We accept telecommunications relay service calls.

Property address:

30845 10TH AVE SW
FEDERAL WAY WA 98023-4501

JULIAN FLORES
30845 10TH AVE SW
FEDERAL WAY WA 98023-4501

Dear JULIAN FLORES:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

New escrow and mortgage payment amount		
New payment effective date	Current payment (\$)	New payment (\$)
February 15, 2016 ¹		
Principal and/or interest	1,465.48	1,436.60
Escrow payment	371.68	228.25
Escrow shortage/prepayment ²	0.00	0.00
Total payment amount	1,837.16	1,664.85

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your February 15, 2016 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates an overage of \$12,953.72. If your loan is current or is brought current within 30 days of this statement date, a check may be sent in a separate envelope or your next payment amount reduced by the overage amount.

A guide to your escrow questions and answers is available at: wellsfargo.com/escrowquestions

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For informational purposes

Loan number: XXXXXXXXXX

The following information covers your projected escrow account activity from Feb 2016 to Jan 2017

Projected escrow account disbursements

Annualized items to be paid from your escrow account (\$):

COUNTY TAX	2,739.04
Total disbursements	2,739.04
Scheduled escrow payment	228.25 ¹

1. Your escrow payment is calculated by dividing the total disbursements by 12.

Projected escrow account activity for the next 12 months

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Feb 2016			Starting balance	13,638.51	684.79
Feb 2016	228.25	0.00		13,866.76	913.04
Mar 2016	228.25	0.00		14,095.01	1,141.29
Apr 2016	228.25	1,369.52	KING COUNTY	12,953.74	0.02
May 2016	228.25	0.00		13,181.99	228.27
Jun 2016	228.25	0.00		13,410.24	456.52
Jul 2016	228.25	0.00		13,638.49	684.77
Aug 2016	228.25	0.00		13,866.74	913.02
Sep 2016	228.25	0.00		14,094.99	1,141.27
Oct 2016	228.25	1,369.52	KING COUNTY	12,953.72 ²	0.00 ³
Nov 2016	228.25	0.00		13,181.97	228.25
Dec 2016	228.25	0.00		13,410.22	456.50
Jan 2017	228.25	0.00		13,638.47	684.75
Total	2,739.00	2,739.04			

These calculations indicate the projected escrow balance will be more than the required escrow balance.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

2. **Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

3. **Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

- Your minimum escrow balance is **\$0.00**
- State law requires that this minimum escrow balance not exceed **\$0.00**
- *Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.*

Information about your escrow account overage

Your lowest projected escrow account balance (low point) (\$)	12,953.72
Less your required minimum escrow account balance (\$)	0.00
This means your escrow account has an overage of (\$)	12,953.72

For informational purposes

Loan number: XXXXXXXXXX

The following information covers your escrow account history activity from Sep 2015 to Jan 2016

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Sep 2015					Starting balance	913.01	3,347.10
Sep 2015	228.26	6,393.28 ¹	0.00	0.00		1,141.27	9,740.38
Oct 2015	228.26	371.68 ¹	1,369.53	1,369.52 ¹	KING COUNTY	0.00	8,742.54
Nov 2015	228.26	371.68 ¹	0.00	0.00		228.26	9,114.22
Dec 2015 est.	228.26	4,296.03 ¹	0.00	0.00		456.52	13,410.25
Jan 2016 est.	228.26	228.26	0.00	0.00		684.78	13,638.51
Totals	1,141.30	11,660.93	1,369.53	1,369.52			

1. Indicates where a difference exists between the projected and actual account activity.

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Manage your mortgage payments easily with the Preferred Payment PlanSM

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

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